

## B. & L. ASSN. ANNUAL REPORT

FILE STATEMENT WITH INSURANCE COMMISSIONER FOR THE YEAR ENDING DEC. 1915.

### P. F. PATTON RESIGNS

States That State Examiner Compliments Association as Being the Best in the State.

The annual report of the Laborers' Building and Loan association which is published in another column of this issue shows a wonderful growth for this institution, which is doing more to build homes in Hendersonville than any other one concern.

A digest of the report as filed with the Insurance Commissioner of the State will convince anyone that the association is conducted upon high business principals and that the showing is one of the best made by any association in the State. This statement was verified recently by the state examiner of building and loan associations.

Over \$17,000 were received during the past year in installment while during the same period \$38,600 matured in the first series and paid out to the stockholders in cash and cancelled mortgages. There are seven series now in force and one of them will mature within the next few months.

The total number of shares in force now is 1386 and there are 152 stockholders in the association, which shows that it is being well patronized. One remarkable feature of the association is the small amount of expense attached to conducting its affairs. There is no rent, only \$75 salaries, \$278.24 in taxes and a small advertising and printing account. The First Bank and Trust company furnished the institution office room and clerical help while the officers of the association are also officers in the bank.

The annual meeting of the stockholders of the association has been called for Tuesday, March 14, at which time officers will be elected for the ensuing year.

**P. F. Patton Resigns.**  
P. F. Patton who has been the secretary and treasurer of the association since its organization has resigned and his successor will be elected at the coming meeting. The following letter has been received by the president.

Feb. 21, 1916.  
Mr. W. A. Smith, President Laborers' Building & Loan Association, Hendersonville, N. C.

Dear Sir:—  
With much regret I herewith tender you my resignation as Secretary & Treasurer of the Laborers' Building & Loan Association. The annual meeting which is to be held on March 14, will be the proper date for the election of a new secretary and treasurer.

I feel that the stockholders have a right to be proud of our association since we have been complimented by the State Examiner who says that we have the best association in the state. I know of no organization more benefited than ours not only to the stockholders but to the growth and development of Hendersonville as well. Were it not for my absence I would be glad to remain an officer of this association.

If I may be permitted to make a suggestion it is my opinion that Mr. H. A. Stepp who has always been a faithful worker for the association and who is thoroughly competent and more familiar with the work of the association than any one else would make the best secretary and treasurer available.

Yours truly,  
P. F. PATTON.

### FOUR GALLONS AND THREE QUARTS PER DAY RECORD.

J. C. Waldrop believes that he has one of the record producing cows in the county. He states that his Jersey is now giving four gallons and three quarts per day or about 38 pounds of milk.

### RECEIVER FOR CHICK SPRINGS.

Spartanburg, S. C., March 1.—Judge Frank B. Gray at Pickens today signed an order appointing J. W. Alexander of Spartanburg receiver under the terms of the mortgage for the Chick Springs Company. The action for a receiver for the well-known resort property was brought by C. Brewster of Asheville as trustee for the bondholders.

### EDNEYVILLE R-1 NEWS.

Mr. Monroe Lyda and family are going to move to Nampa, Idaho, this week.

Mr. James Whiteside has been on the sick list for the past week.

Mr. and Mrs. Gus Lyda have returned from Hendersonville where they have been spending the past few weeks.

Mr. Dewey Lyda has been very ill for the past few days.

Mr. James Haydock and family are going to Idaho in a few days.

Misses Vernie Nix and Grace Whitaker spent Sunday with Mr. and Mrs. W. P. Maxwell of Hendersonville, R-2.



**FREE Factory Sites**

Hendersonville Wants You the Year-Round

If you are a manufacturer it will pay you to consider the advantages of locating your plant here. The climate is ideal from the standpoint of health and efficiency of your employees. Competent help can be secured at low rates, transportation facilities are good, and raw material in many lines is plentiful. Free factory sites and other inducements are offered responsible concerns. For full particulars, write

Hendersonville Merchants Association : : Hendersonville, N. C.

A Fac-simile of the Proposed Advertisement to be Used in a number of Leading Publications Throughout the United States by the City Board of Trade and Merchants Association in a Campaign to be Started at Once.

## PEOPLE ARE ADVISED TO PAY UP THEIR ACCOUNTS

Material Being Gathered for One of the Most Comprehensive Rating Books Ever Published.

There appears in the Hustler today an advertisement by the Merchants' association in which the people of Hendersonville are advised that there is being prepared for this city an Experience Credit guide, in which every person carrying credit of any kind will be rated, according to the manner in which they pay their bills. It was announced last week that such an undertaking had been endorsed by officials of the Merchants' association, but it was necessary for at least 20 firms to join the association before the guide could be published. The latest announcement, therefore, means that the publication is now assured.

The guide here, which will be similar to those recently published for Raleigh, Greensboro and about a score of other towns and cities of North Carolina both Henderson and Transylvania and possibly other counties of the vicinity. It will be comprehensive in its scope, and is expected to be of inestimable value to the business men of the section, at the same time proving valuable, ultimately, to the people who pay their accounts promptly.

Within the next few days letters will be mailed to every person in this section who owes any of the merchants of the association an account, which according to promise or reasonable expectation is past due, and as no one could expect a merchant to carry his or her account beyond the past due period and then give a good rating to that person, it is highly important to every person receiving these letters that they regard them in the proper light and promptly pay or arrange some satisfactory rating. The ratings now being gotten up are going to be fair to everybody, it is stated.

### WOMEN OF COUNTY URGED TO VISIT THE REST ROOM.

Coffee and Sandwiches Served Saturday From 11 a. m. Till 4 p. m.; Ladies of County to Assist.

That the rest rooms maintained by the city of Hendersonville Merchants' association jointly should be better patronized by the people of the county is the opinion of those in charge. Every facility for the comfort and pleasure has been provided for the women who come to Hendersonville with babies, children or friends. Rocking chairs, cots, tables, etc., comprise the furnishings of the rooms over Glazener and Hunter's stores on Main street. Steam heat and modern conveniences are supplied the visitors absolutely free of charge.

The ladies of the women's club of the city will assist in serving hot coffee and sandwiches in the rest rooms Saturday between the hours of 11 a. m. and 4 p. m. A plan by which every section of the county will be represented with the hope of making the country people feel more at home in the rest rooms. A lady from Blue Ridge township will assist in the serving Saturday. Next week a member from the Horse Shoe section will be asked to serve and so on until every part of the county has participated in the work. The rest room is for all the people and the women coming to Hendersonville will miss a treat if they do not visit there Saturday.

### AND IT SNOWED.

Snow began falling Monday afternoon and continued during the night until several inches had covered the ground. It was one of the heaviest snows this winter. The city street force were busy all Tuesday cleaning the streets and sidewalks.

## JUSTICE AT THE SERVICE OF THE DEMOCRATIC PARTY.

Rutherfordton Judge Not Seeking Nomination But Will Run Against Britt Duty Demands.

Marion, March 2.—Below will be found the correspondence between Messrs. Justice and Gilkey, which settles the matter of Judge Justice's candidacy. Judge Justice held court here last week. In an interview with your correspondent he stated that his position was clearly set forth in his letter to Mr. Gilkey and that for the present he had nothing further to say. The claim for Judge Justice as set forth in Mr. Gilkey's letter can hardly be disputed, and his host of friends believe that he will be nominated. Many of the Democratic leaders believe that the judge is the man to defeat Congressman Britt.

Mr. Gilkey's letter to Judge Justice was as follows:

"As you know, my business is in the commercial line and takes me all over the 10th Congressional District. I think I am in an unusual position to know the feelings and sentiments of the majority of the Democrats in this district. The vote for United States Senator showed a majority of more than 1,200 Democrats in this district. On account of dissensions as to Congressman, we have now a Republican Congressman. I believe that if you will become a candidate, the younger men will be content to defer their ambition and that you will have opposition in your party. You can, of course, get practically every vote in Rutherfordton County no matter who runs. I am sure the same is true in McDowell and Polk and this side of the ridge will feel that the western side should in justice to us yield to our claim for recognition; and I also know that vast numbers of the leading Democrats in Buncombe and other counties in the west feel that they really need your service to make the race against Mr. Britt. I recognize that you already have a highly honorable position and may feel content with it. There is, however, I think a real demand that you make whatever sacrifice necessary to make the race for Congress. If you agree with me that you are in position to render unusual service to your party and are willing to yield to the request of great numbers of your friends, I trust you will permit me to say that your announcement should indicate to your friends that you really wish the support of your friends who may feel that you are content to stay where you are and even though you should announce that you are willing to submit to the wishes of the party, there might be some feeling that loyalty and fondness for you did not require them to really work for you when you were indifferent as to whether you should change your position from judge to Congressman. It is my opinion that you should state your position to the public at an early date.

"This letter is prompted by sincere friendship to you and great interest in the Democratic party.

"Your friend,

"J. G. GILKEY."

Judge Justice in reply said:

"I have your esteemed favor of the 12th instant. I appreciate the friendly sentiment that prompts it. I have had many letters and many urgent requests to allow my name to be run for Congress in the tenth district. I want to take you and the voters of the district into my confidence and to be entirely frank.

"I am not seeking the nomination, and am in no sense a candidate for the position, and would be glad if the party could see the way clear to nominate some one of the young men who are avowed candidates.

"That is one side of the case. Another side is this: I have been a Democrat all my life, and have tried to serve the party to the best of my ability. The party has in return been kind to me.

"Now, if the Democrats of the dis-

## REAL ESTATE ACTIVITIES BEGINNING TO BRIGHTEN

Several Big Deals Closed During the Past Two Weeks; Others Are Said to be Pending.

Activity in the real estate market of Hendersonville is on the increase according to a number of recent deals transacted.

Messrs. Stinspring and son have sold the H. Patterson rock building to T. B. Gibson, of McCall, S. C. Mr. Gibson has sold his beautiful summer home on Willow road to Miss Helen M. White of Orlando, Fla.

John Burke sold last week his farm in Horse Shoe to W. H. and S. E. Poole of Bridgewater for a consideration said to be about around \$12,000 cash.

W. E. Brown of Horse Shoe has sold his farm to T. J. Powell of Gibbs, N. C. for \$10,000. This was formerly owned by R. P. Freeman.

### GEORGIA GEOLOGIST EXPLAINS RECENT EARTHQUAKE FELT HERE

Says That It Was Weakening of Crystalline Rock Beneath the Great Piedmont Plateau.

Numbers of inquiries have been made during the past two weeks at the Hustler office for information as to the recent earthquake distinctly felt in this section some time ago. After watching the out of town papers carefully the explanation of the earthquake was found in one of the big daily papers of Georgia in which Dr. W. S. McCallie, state geologist, gave as his belief that the shock was caused by the weakening of the crystalline rock which underlies the Piedmont plateau. It is thought by him that a re-occurrence of the tremor will take place before long. It is said that the Georgia scientists have asked that a government seismograph be installed in Atlanta.

### REMODELING STORES.

A new plate glass front is being placed in J. O. Williams store on Main street. When completed this will be one of the most modern fronts in the city.

The Ideal store will open its doors for business soon in the store room formerly occupied by Black's barber shop. An entire new front has been installed. Miss Nettie LeGrand, the proprietress will handle a fine line of candies, fruits and ice cream.

### COUNTY TEACHERS MEETING.

Interesting Program Arranged; Meeting Called for Saturday March 11.

The following will be the order of exercises at the county teachers' meeting on March 11th:

Address—The County Commencement—C. E. Blackstock.

Round Table Discussion—How to make the county commencement effective. Leaders: Athletic department, Roy Brown and L. J. Pace. Literary Department, Miss Hester Pittillo and Mrs. J. L. Redden.

R. F. PACE, President.

GUSSIE DOTSON, Sec.

strict think it my duty to run for Congress, and desire me to do so, then can let me know by their action at the primary. In the meantime, I trust that my friends will not expect me to make any effort to influence the action of the party in the primaries. The people know what they want, and I shall leave them entirely free to express their will without my interference. I have confidence that they are fully capable of managing their own affairs.

"With sentiment of high esteem, I am

Your friend,

"M. H. JUSTICE."

## BISHOP WINS DIAMOND RING

LEADS ALL OPPONENTS BY NEARLY MILLION VOTES; CONTEST CLOSED TUESDAY AFT.

### MISS ERSON SECOND

Little Miss Jane Erson Was a Close Third and Received a Gold Ring Prize.

The contest conducted by Maxwell Cash Grocery, Hawkins Jewelry Store and Mutual Printing Co., closed promptly on time Tuesday afternoon at 4 o'clock when the Judges gathered at the Hustler office, and began the work of counting the votes. John Bishop was the winner of the diamond ring, while Miss Charlotte Erson stood second and received a beautiful ring set with her birth stone. Little Miss Jane Erson received the "booby" prize which was a neat gold ring.

The contest was void of any unpleasant features and all the contestants seemed satisfied with the manner in which the contest was conducted.

The following was the report of the Judges:

Hendersonville, N. C., Feb. 29, 1916.

We the undersigned judges in the Diamond Ring contest conducted by Maxwell Cash Grocery store, W. H. Hawkins & Son and The Mutual Printing Company have made a count of the three leading contestants and find that to the best of our knowledge the results to be

John Bishop.....8,862,000 Votes.

Miss Erson.....8,015,000 Votes.

Jane Erson.....7,323,000 Votes.

Signed, J. C. MORROW, JR.,

E. H. DAVIS,

R. J. ALDERMAN,

Judges.

### HISTORICAL PROGRAM FOR MARCH MEETING U. D. C.

Of Margaret Hayes Davis Chapter; Address From Miss Mildred Rutherford, Historian General.

(Contributed.)  
The first patriotic organization for women in the world was the Edenton Tea Party in North Carolina. Fifty-one women met at Mrs. Elizabeth King's home and organized the "Daughters of Liberty" and resolved to drink no tea nor wear clothes that came from England until the obnoxious tax on tea was withdrawn.

### Hampton Roads Conference.

Let us look into that Hampton Roads conference. Mexico was giving trouble in 1865, and Francis P. Blair, Sr., conceived the idea that if peace could be declared between the North and the South, and both armies marched against Mexico the two sections could thus be sooner brought together by having a common interest. At this suggestion President Davis and his cabinet appointed three commissioners, Alexander H. Stephens, of Georgia, R. S. B. Hunter of Virginia, and John Campbell, of Alabama, to meet with President Lincoln and Mr. Seward to discuss terms of peace. President Lincoln would not consent for the commissioners sent by the Confederate government to come to Washington City, for that would be an acknowledgment of the Confederacy. Therefore it was agreed that it should meet at Hampton Roads, Feb. 3, 1865. President Lincoln and Mr. Seward came on the "River Swan" to meet the delegation from the Confederate States.

The commissioners were given no authority to accept terms of unconditional surrender, they demanded a recognition of the Confederate States. Lincoln's only terms were unconditional surrender. There was no discussion about slaves, and payment for them, nor about Union, nor that other things would be granted.

Mr. Stephens said in a letter to his friend, Stephen W. Blount of Texas: How can any sane person be expected to believe that any such proposition was made by President Lincoln to the Confederate Commissioners, or was submitted to the Confederate government and rejected by either. The conference was informal, no official reports were made of it. It was short and no practical results.

In the Richmond Dispatch dated February 8th, 1865, is this item of news:

"President Davis yesterday submitted to Congress the report of the peace commissioners. The report is brief. Lincoln offered no terms that could be listened to for a moment, in fact nothing short of unconditional submission."

It has been stated by many eminent men of the South that Mr. Stephens told them personally that Mr. Lincoln said "write Union, and I will make any other terms you suggest, and also told them that 'he would pay \$400,000,000 for the slaves of the South. I have in my library a copy of Judge Reagan's testimony refuting this. He was the last surviving member of the Confederate cabinet, and was present when the Commissioners made their report. I have a copy of the testimony of Senator Vest of Mis-

souri, denying that any such report was made by the Commissioners. He was the last surviving member of the Confederate States. I have copies of Alexander Stephens' denial over and over again, to Governor Garland of Arkansas, to Senator Orr of South Carolina, to Representative Sexton of Texas and others, and that any such offer was made to the Commissioners. The matter was agitated evidently by enemies of President Davis to arouse prejudice against him.

Lincoln did propose an amendment to pay for slaves, but it was for the slaves in border States. It never reached Congress because of Lincoln's death.

## MARION BUTLER TAKES CHARGE

AFTER DISPELLING ALL "HARMONY" EX-SENATOR PREDOMINATES CONVENTION.

### MOREHEAD BEATS DUNCAN

Congressman Britt Elected Delegate to National Convention; Harkins Declines to Run.

Raleigh, March 1.—The North Carolina republican state convention after a session marked by heated debate and turmoil, late today elected former National Representative J. M. Morehead of Charlotte, as national committee-man. The defeat for re-election of E. C. Duncan, of Raleigh, was regarded as marking the passing of the older party leaders in the state and the placing of the future destinies of the party into the hands of the younger element. The re-election of Duncan had been regarded until yesterday as a mere formality and the strength developed by the opposition as the outset was one of the surprises of the convention.

The fight waged against Duncan's re-election, led by former United States Senator Marion Butler, a widely known adherent of Colonel Theodore Roosevelt.

The election of delegates to the national convention, the question whether the delegation would be instructed or uninstructed, the nomination of a state ticket and the adoption of a state platform were postponed until the night session.

### Convention in Uproar.

Throughout the day the convention was in an uproar and all efforts of leaders to maintain order was fruitless. Delegates supporting Duncan on numerous occasions threatened to leave the convention hall and were persuaded to remain only through efforts of party leaders who pleaded for harmony on the ground that harmony in the ranks at this time would mean a republican victory in November.

An effort shortly after the opening of the convention to nominate eight delegates to the national convention, each with half a vote, was the signal for a demonstration and the beginning of the fight to defeat the re-election of Duncan. The proposal to nominate eight instead of four delegates was hailed by Duncan opponents as a plan to take from the state convention the privilege of electing the national committeeman and invest it in the delegates to the national convention who, it was charged in many quarters, would "railroad" the re-election of Duncan.

State Chairman Frank A. Linney, of Boone, and Secretary Gilliam Grisom, of Greensboro, were re-elected by acclamation. The re-election of Linney meant his elimination as a candidate for the nomination for governor as he had announced he would not seek the nomination if re-elected state chairman.

### Delegates Named.

Representative J. J. Britt, of the Tenth congressional district, Thomas Settle, of Asheville, J. S. Lewis of Randleman, and W. S. O. B. Robinson, of Goldsboro, were nominated as delegates to the national convention. The delegation will go to Chicago uninstructed.

The proposals to defeat a state ticket was defeated by a small majority.

Candidates will be nominated in the regular primary to be held June 3. As regards national questions the platform adopted by acclamation a return to protection, "preparedness for peace," and "honest" civil service system, rural credit legislation restriction of immigration and the upholding of the rights of American citizens abroad.

The platform denounced the "weak and vacillating" policy of the administration as regard the upholding of the rights of Americans in Mexico and in Europe and declared that "American prestige has been lowered all over the globe."

For the state the platform urged fair elections, equitable taxation upon a basis of economy, auditing the state's financial affairs, an improved school system and agricultural educational method, the employment of convicts on public works, general progressive labor legislation and the protection of the fish and oyster industry and the repeal of the "unjust and harmful laws passed by the last legislature in regard thereto."

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